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MODIFIED PTO/SB/08 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form PTO/SB/PTO  
**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: August 17, 2005

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**Complete if Known**

Application Number	10/071,053
Filing Date	02/08/2002
First Named Inventor	Bruce Bent
Group Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	049212-0104

Sheet 1 of 3

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
B1	B1	2002/0128951		KIRON et al.	09/12/2002	
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Examiner Signature

*James SP*

Date Considered

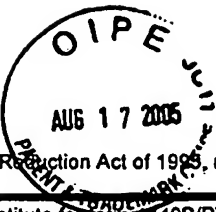
08/30/05

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<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO

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Date Submitted: August 17, 2005

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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
[Signature]	B61	JP	10049590			02/20/1998		
	B62	WO	95/23379			08/31/1995		

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
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[Signature]	B64	American Banker Online – New Pitch: Deposit Insurance Sharing, pg. 1-4 (January 21, 2003).	

Examiner Signature

[Signature]

Date Considered

08/30/05

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	B67	Certificate of Deposit Registry Service: Keeping deposits in the corn patch; Banknews/March 2003.	
	B68	Heavyweight Funding, Bankers News, Volume II, Issue 5, pg. 1-2 March 4, 2003.	
	B69	News article: "Regulators Support Demand Deposit Bill," Regulatory Compliance Watch, Mar. 9, 1998; p. 1, Vol. 9, No. 10.	
	B70	Promontory Interfinancial Network; <a href="http://www.promnetwork.com/index.html">http://www.promnetwork.com/index.html</a> (2003).	

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